



Order Filed on September 7, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

U.S. Bank National Association, as trustee, on behalf
of the holders of the CSMC Mortgage-Backed Pass-
Through Certificates, Series 2007-3

In Re:

Christopher H. Ruggles a/k/a Christopher

Ruggles, a/k/a Chris Ruggles, f/d/b/a

Crestview Custom Builders, a/k/a

Christopher Ruggles, Sr. Melanie M. Ruggles

a/k/a Melanie Ruggles, d/b/a The Cracked

Egg Cafe

Debtor

Case No.: 23-15741 JNP

Hearing Date: 9/23/2023 @ 9:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 7, 2023

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Christopher H. Ruggles a/k/a Christopher Ruggles, a/k/a Chris Ruggles, f/d/b/a Crestview Custom Builders, a/k/a Christopher Ruggles, Sr. Melanie M. Ruggles a/k/a Melanie Ruggles, d/b/a The Cracked Egg Cafe

Case No.: 23-15741 JNP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as trustee, on behalf of the holders of the CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-3, holder of a mortgage on real property located at 309 Crestview Avenue, Galloway Township, NJ, 08205, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Chad M. Sherwood, Esquire, attorney for Debtor, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by December 1, 2023, or as may be extended by modified plan; and

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor retains its rights to object to any modified plan or extension of time to obtain a modification; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.